

In re: Murray, Kevin Keith)
Murray, Dawn Williams) Case No.: 15-80612
) Chapter 13
Debtors)

Summary of Plan

Use for Original and Amended Plans

Debtor(s): Murray, Kevin & Williams, Kelly

Case No. 15-80612

Dated:

1/29/2016

Class	Description of Collateral	Creditor	Amount of Secured Claim	Acct. No.	Interest Rate	Beg Mo	End Mo	Monthly Payment	Paid By Trustee/ Debtor	Total Mos Paid	Total Amt. Paid by Trustee
I.A.	2010 travel trailer	American National Bank	\$ 6,899.23		6.0000%	2	60	\$136.67	Trustee	59	\$8,063.78
I.A.								\$0.00	Trustee	1	\$0.00
I.A.	2001 Ford F150 pickup	Auto Ranch	\$ 5,791.40		6.0000%	2	60	\$114.73	Trustee	59	\$6,768.95
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
II.A.	Homestead	Embrace Home Loans, Inc.	\$ 127,252.69		contract	4	60	\$1,021.26	Trustee	57	\$58,211.82
II.B.	Homestead	Embrace Home Loans, Inc.	\$ 15,000.00		0.0000%	7	60	\$277.78	Trustee	54	\$15,000.00
II.B.	Homestead	Embrace Home Loans, Inc.	\$ 4,085.04		0.0000%	7	60	\$75.65	Trustee	54	\$4,085.04
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.A.			\$ -					\$0.00	Trustee	1	\$0.00
II.B.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
III.A.	Child Support (See Comment #1.)	Oklahoma Child Support Service	\$ 24,841.79		0.0000%	1	60	\$100.00	Trustee	60	\$6,000.00
III.B.									Trustee	1	\$0.00
III.C.									Trustee	1	\$0.00
IV.A.	Attorney Fees	Jimmy L. Veith, PC							Trustee		\$3,185.00
IV.B.	Real property & personal tax	Carter County Treasurer							Trustee		\$717.54
IV.B.	Income taxes	Okla. Tax Commission							Trustee		\$100.14
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
Total											\$102,132.27

Class V Executory Contracts:

- Debtors reject the oral agreement with Marvin & Brenda McKinnon for the purchase of a 2013 Hyundai Elantra at \$350.00 per month.
- Debtors assume the lease purchase agreement with Flexshopper LLC., and will resume the regular monthly payments, to be paid outside the plan.

Applicable Commitment Period

Plan Term	Beg	End	Mo Pmt	# Mos	Amt. Paid
36	60	1	1	\$5,040.11	Debtor 1 \$5,040.11
		2	6	\$0.00	Debtor 5 \$0.00
		7	60	\$2,009.00	Debtor 54 \$108,486.00
					Debtor 1 \$0.00
TOTAL AMOUNT PAID INTO PLAN					\$113,526.11
Trustee Fee (10%)					\$11,352.61
Total paid to Class I, II, III, IV.A and IV.B. creditors above					\$102,132.27
Amount to be paid to Class IV.C. Unsecured Claims:					\$0.00
Amount by which plan is not feasible (If positive then plan is feasible).					\$41.23

*If amount paid to Class IV.C. claims (non-priority unsecured creditors) is zero then actual percent is zero.

ABOVE MEDIAN DISPOSABLE INCOME CALCULATION:

Monthly Net Disposable Income: (Form 22C, L. 59) \$0.00
 Disposable Income to Unsecured Creditors Amount (DITUC): \$0.00

Amount available to all Creditors under Chapter 7: \$0.00

Total Priority Claims: \$817.68
 Chapter 7 Test Amount: \$0.00

Greater of Below Median DITUC or Chapter 7 Test Amount: \$0.00
 Greater of Above Median DITUC or Chapter 7 Test Amount: \$0.00

Amount proposed to Pay to Class IV.C. Claims (In Re Lanning):
 (Must be more than Greater of DITUC or CH 7 Test)

Amount to Class IV.C. Claims: \$0.00

Estimated Payment to Unsecured Creditors:

Class IV.C. Claims per Sch. F \$37,659
 Claims Relegated to Class IV.C. \$0
 Total Class IV.C. (Non-Priority Unsecured) Claims \$37,659
 Required Amount to Class IV.C. Claims \$0.00
 Estimated Percentage to Class IV.C. Claims: 0.00%

BELOW MEDIAN DISPOSABLE INCOME CALCULATION:

Amount paid in months 1 to 36 by Debtor: \$65,310.11
 Less Trustee Fee: \$6,531.01
 Less payments to Creditors: \$102,132.27
 Net to Class IV.C Claims: \$0.00

Class	Desc. of Collateral	Creditor	Location
I.C.			
I.C.			
I.C.			
I.C.			
I.C.			

The Debtor(s) shall make the following loan repayments to qualified plans and/or direct payments on domestic support obligations.

Monthly Payment	Creditor

Comments:

1. The Debtor will treat this claim as a long term debt and pay \$100.00 per month through the plan. This debt will not be discharged upon completion of the plan.